

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nicole R Massey  
 Debtor

Case No. 16-14458-sr  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Sep 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2016.

db +Nicole R Massey, 2406 N. 54th Street, Philadelphia, PA 19131-1309  
 13748851 Acceptance Now, Acceptance Now Customer Service, 501 Headquarters Dr, Plano, TX 75024  
 13748852 +Aes/pnc Natl City, Pob 61047, Harrisburg, PA 17106-1047  
 13748857 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,  
 St Louis, MO 63179-0040  
 13748860 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 13748865 +Meridian Financial Svc, P.O. Box 1410, Asheville, NC 28802-1410  
 13748866 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709  
 13748868 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 13748869 +Nissan Motor Acceptance Corp/Infinity Lt, Nmac/Attn: Bankruptcy, Po Box 660360,  
 Dallas, TX 75266-0360  
 13748871 +P H E A A/h C B, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
 13748876 +Police &fire, 901 Arch St, Philadelphia, PA 19107-2404  
 13748878 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495  
 13748895 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Sep 24 2016 02:04:21 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 24 2016 02:02:49

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 24 2016 02:03:56 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13748854 +EDI: GMACFS.COM Sep 24 2016 01:48:00 Ally Financial, Po Box 380901,  
 Bloomington, MN 55438-0901

13748855 +EDI: CAPITALONE.COM Sep 24 2016 01:48:00 Capital One, Po Box 30285,  
 Salt Lake City, UT 84130-0285

13748856 +EDI: CHASE.COM Sep 24 2016 01:48:00 Chase, Attn: Correspondence Dept, Po Box 15298,  
 Wilmington, DE 19850-5298

13748859 +EDI: WFNNB.COM Sep 24 2016 01:48:00 Comenity Bank/Dress Barn, Po Box 182125,  
 Columbus, OH 43218-2125

13748861 +EDI: IRS.COM Sep 24 2016 01:48:00 Department of the Treasury, Internal Revenue Service,  
 PO BOX 8208, Philadelphia, PA 19101-8208

13748862 +E-mail/Text: electronicbkdocs@nelnet.net Sep 24 2016 02:03:39 Dept Of Ed/Nelnet,  
 Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505

13748864 +E-mail/Text: eweber@kingscreekplantation.com Sep 24 2016 02:02:30 King's Creek Plantation,  
 191 Cottage Cove Lane, Williamsburg, VA 23185-5811

13748870 +Fax: 407-737-5634 Sep 24 2016 03:06:06 Ocwen Loan Servicing Llc, Attn: Research Dept,  
 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493

13748874 +E-mail/Text: nod.referrals@fedphe.com Sep 24 2016 02:02:14 Phelan Hallinan & Schmieg, LLP,  
 Attn: Matthew G. Brushwood, Esq., 1617 JFK BLVD., Suite 1400, Philadelphia, PA 19103-1814

13748873 +E-mail/Text: nod.referrals@fedphe.com Sep 24 2016 02:02:14 Phelan Hallinan & Schmieg, LLP,  
 1617 JFK BLVD., Suite 1400, Philadelphia, PA 19103-1814

13748875 +EDI: RESURGENT.COM Sep 24 2016 01:48:00 Pinnacle Credit Services, Po Box 640,  
 Hopkins, MN 55343-0640

13748889 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Sep 24 2016 02:08:43 Regional Acceptance Co,  
 1420 East Fire Tower Rd, Greenville, NC 27858-4139

13748890 +EDI: SWCR.COM Sep 24 2016 01:48:00 Southwest Credit Systems, 4120 International Parkway,  
 Suite 1100, Carrollton, TX 75007-1958

13748891 +EDI: RMSC.COM Sep 24 2016 01:48:00 Synchrony Bank/HH Gregg, Po Box 965064,  
 Orlando, FL 32896-5064

13748892 +EDI: RMSC.COM Sep 24 2016 01:48:00 Synchrony Bank/Walmart, Po Box 965064,  
 Orlando, FL 32896-5064

13748893 +EDI: WTRRN BANK.COM Sep 24 2016 01:48:00 Target, C/O Financial & Retail Services,  
 Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

13748894 +EDI: VERIZONEAST.COM Sep 24 2016 01:49:00 Verizon, 500 Technology Dr, Suite 500,  
 Weldon Spring, MO 63304-2225

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13748853\* +Aes/pnc Natl City, Pob 61047, Harrisburg, PA 17106-1047  
 13748858\* +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,  
 St Louis, MO 63179-0040

13748863\* +Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505

13748867\* +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709

13748872\* +P H E A A/h C B, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183

13748877\* +Police &fire, 901 Arch St, Philadelphia, PA 19107-2404

13748879\* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495

13748880\* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495

13748881\* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495

13748882\* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495

13748883\* +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

13748884*	+Police And Fire Fcu,	901 Arch St,	Philadelphia, PA 19107-2495
13748885*	+Police And Fire Fcu,	901 Arch St,	Philadelphia, PA 19107-2495
13748886*	+Police And Fire Fcu,	901 Arch St,	Philadelphia, PA 19107-2495
13748887*	+Police And Fire Fcu,	901 Arch St,	Philadelphia, PA 19107-2495
13748888*	+Police And Fire Fcu,	901 Arch St,	Philadelphia, PA 19107-2495

TOTALS: 0, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 25, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2016 at the address(es) listed below:

GARY F. SEITZ	gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
JOSHUA ISAAC GOLDMAN	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
STEPHEN MATTHEW DUNNE	on behalf of Debtor Nicole R Massey bestcasestephen@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Nicole R Massey</u>	Social Security number or ITIN	<b>xxx-xx-3547</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-14458-sr</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nicole R Massey

9/22/16

**By the court:** Stephen Raslavich  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**